Net bank credit to women

2006. DR. DASARI NARAYANA RAO: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether all public sector banks have to earmark 5 per cent of their net bank credit for lending to women under various general and Government sponsored schemes;

(b) if so, the details thereof;

(c) whether it is also a fact that banks are not adhering to it and not generating data of coverage of women entrepreneurs scheme-wise and State-wise; and

(d) if the answer to part (c) above be in the negative, what is the bank-wise data of credit provided to women under various schemes during the last two years, scheme-wise and State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) Reserve Bank of India (RBI) has reported that all Public Sector Banks have been advised to earmark 5 per cent of their Net Bank Credit (NBC) for lending to women by 31 st March, 2004. The schemes which will enable women to avail of credit from Public Sector Banks are general and bank specific schemes. Women are provided credit by banks under priority and non-priority sector. The general schemes are Prime Minister's Rozgar Yojana, Swarna Jayanti Gram Swarozgar Yojana, Swarna Jayanti Shahari Rozgar Yojana, Differential Rate of Interest Scheme and Micro Credit Scheme etc. The bank specific schemes are Priyadarshini Scheme (Bank of India), Shree Shakti Package Scheme (State Bank of India), Pigmy Deposit Scheme (Syndicate Bank), Viklang Mahila Vikas Yojana (Union Bank of India) and Kalyani (Central Bank of India).

(c) and (d) RBI does not generate data on the projected coverage of women entrepreneurs through the above mentioned programmes. However, as per the information available with RBI bank-wise data as on June 2002 on credit given to women by banks under priority and non-priority sectors, under micro credit, SSI, under various Government sponsored programmes and others are given in the enclosed Statement.

Statement

Statement showing particulars of credit to women in the books of public sector banks for the quarter ended June, 2002

(Amt. in Lakh)

Net Bank Credit Name of the Bank	Credit to Women	Of Credit to Women				rNonP/S	Under K Cred	Of the credit to Women under Priority Sector						Others	
		Under P/S		Unde				licro it	Under SSI		Under Govt. Sponsored Programme				
		No. of A/cs	Amt. 0/s	% to NBC	No. A/CS	Ami. O/s	No. Ot A/cs	Ami. O/s	No. of A/cs	Ami. O/s	No Of A/cs	Amt O/s	No. of A/cs	Ami. O/s	No. ol A/cs	Amt O/s
Allahabad Bank	1108819	174000	35333.7	3.19	109000	22116.8	65000	13216.8	1500	354.2	15000	24159	77000	10040.0	35000	9465.0
Andhra Bank		169377	68567.0	6.80	118636	35266.0	50741	33301.0	32802	6258.0	1464	7138.0	46459	9771 0	40064	12564.0
Bank of Baroda	2195150	297515	85894.3	3.91	213269	49984.7	84245	35909.6	7619	1824 4	4416	1519.7	101364	16884.7	99870	29756.0
Bank ot India		249890	74952	249	167402	456940	82433	29253.0	101234	18990.0	4339	1947 0	124328	28925.0	73649	22621 0
Bank ot Maharashtra		124399	427242	507	77058	26186.3	47341	16537.9	1580	510.0	2643	1085.6	52468	9438 7	23306	16166.8
Canara Bank		630353	191505.0	725	543042	145375.0	87311	46130.0	116266	129930	12863	1391	155249	32143 0	558342	97458.0
Central Bank ot India	2093500	129418	30782.0	1 47	109505	25208.0	9913	5574.0	52240	3238.0	6569	7748.0	30669	5924.0	54793	8170.0
Corporation Bank		48848	249078	2.32	29956	17410.8	18892	7497.0	1659	368.4	1172	1923.1	8896	16185	18962	13689.1
Dena Bank	772192 41	41292	196875	255	31941	16172.8	9351	35147	658	83 6	1146	4596.2	14669	11372 2	30795	11576 6
Indian Bank	1053047	312113	71585.0	6 80	175939	35615.4	136174	35969.6	158916	3484.5	1558	2052.1	64104	15861 7	111721	25993.9
Indian Overseas Bank		275787	604374	407	180184	40018.6	95603	20418.9	14726	3714 4	2799	8390.3	35506	99520	12753	17961.9
Oriental Bank of Commerce	1433038	54756	41050.7	2.86	41552	27807.9	13204.	13204 8	2856	807 2	1044	59424	20937	4395 5	6351	15771 2
Punjab National Bank		365109	1052.0	309	307372	760.2	57737	291.8	2555	10.5	20773	162 3	172653	234 6	109484	420 3
Punjab & Sind Bank	540144	31784	19472.0	3.60	20018	10250 0	11765	9222.0	1680	583.0	1174	2237 0	10117	2969 0	8461	5079 0
Svndicate Bank	1134011	218597	51658.0	456	128264	29914.0	90333	21744.0	9665	1744.0	1931	2892.0	34907	5233 0	81761	200450
Union Bank ot India		194564	65250.9	3 23	171461	50126.7	23103	15124.3	7522	1645.8	7160	10674 3	64531	11371 2	17673	12755 4
United Bank ot India	745900	116518	19663 1	2.63	90522	11788.2	2S994	7874.9	21611	2301 5	9897	1997 6	60115	6802 9	11441	20963
UCO Bank		114795	289080	2.44	94919	186830	19876	10225.0	5671	14330	3318	2553 0	66483	83690	25936	9514 0
Viiava Bank		87763	28045.6	493	68446	18240 4	19317	9805.2	1288	262 4	1628	16590	22329	4479 3	39798	111992
Stale Bank ot India		122964	208914.0	2 16	104616	150897 0	183478	58017.0	504986	452480	56924	22164 0	271852	35981 0	212405	47504.0
Stale Bank ot Bikaner & Jaipur	S90521	77424	17704 2	3 00	67337	12972.9	10087	4731.4	394	56.8	3644	1733 5	25087	3514 4	38212	7668 1
State Bank of Hvderabad		434304	48663.0	604	214425	25576.0	219879	23087.0	22012	3540.0	15283	9020.0	23075	45900	154054	84260
State Bank ot Indore	N.A	N A	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A	N.A.	N.A.	N.A.	N.A.	N.A	N A	N.A.
Slate Bank ot Mysore	414763	76418	28702.0	6.92	35326	14905.0	41092	13797.0	16920	1658.0	3215	3970	19444	142320	4173	937 0
State Bank ot Patiala	838004	25137	13925.5	1 66	21507	9881.7	3630	4043.8	2735	1834.0	193	32674	10243	34395	8336	1340 0
Slate Bank of Saurashtra	N A	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N A	N A.	N.A.	N.A	N A	N.A.
Stale Bank of Travancore	437784	237811	26244 0	5 99	195575	2176.0	42238	4538.0	1717	351.0	42896	122580	15399	6441 0	137612	1532 0
TOTAL		409995684	5717615	13056288	3.19	4258823	8625572	1448739	4430285	1090314	1132940	223040	1296905	1527936	2639831	1914952	4107096